

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re: DIAMANT, ZAFI
DIAMANT, JODIE

§ Case No. 12-23432

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§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on December 06, 2012. The undersigned trustee was appointed on December 06, 2012.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 19,999.99

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>7,473.87</u>
Bank service fees	<u>173.44</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 12,352.68</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 09/19/2013 and the deadline for filing governmental claims was 06/04/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,750.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,750.00, for a total compensation of \$2,750.00.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$123.15, for total expenses of \$123.15.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/23/2014 By: /s/David A. Rosenberg, Trustee

Trustee, Bar No.: 10738

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 12-23432

Trustee: (480023) David A. Rosenberg, Trustee

Case Name: DIAMANT, ZAFI
DIAMANT, JODIE

Filed (f) or Converted (c): 12/06/12 (f)

§341(a) Meeting Date: 01/09/13

Period Ending: 04/23/14

Claims Bar Date: 09/19/13

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 330 RANCHO CIRCLE, LAS VEGAS	1,200,000.00	0.00	OA	14,629.99	FA
2 BANK OF NEVADA ACCT ENDING IN: 2002 No value to estate	4,178.97	0.00		0.00	FA
3 BANK OF NEVADA ACCOUNT ENDING IN #7054 (FOREIGN No value to estate	47.23	0.00		0.00	FA
4 HOUSEHOLD GOODS AND FURNISHINGS	29,370.00	4,426.32		5,370.00	FA
5 GLOCK MODEL 23 .40 CALIBER PISTOL No value to estate	325.00	0.00		0.00	FA
6 MOSSBERG MODEL 500 12 GAUGE PUMP SHOTGUN No value to estate	220.00	0.00		0.00	FA
7 BEST OF AMERICA - NATIONWIDE UNIVERSAL LIFE INSU No value to estate	209,293.74	0.00		0.00	FA
8 TERM FIRST COLONLY LIFE - GENWORTH FINANCIAL ACC No value to estate	0.00	0.00		0.00	FA
9 MERRILL LYNCH EDUCATIONAL 529 ACCOUNT ENDING IN No value to estate	39,572.61	0.00		0.00	FA
10 MERRILL LYNCH EDUCATIONAL 529 ACCOUNT ENDING IN No value to estate	42,491.24	0.00		0.00	FA
11 PUTNAM EDUCATIONAL 529 ACCOUNT ENDING IN #2398 No value to estate	43,033.95	0.00		0.00	FA
12 UBS ACCOUNT ENDING IN #4756 No value to estate	44,781.38	0.00		0.00	FA
13 USB ROTH IRA ACCOUNT ENDING IN #4758 (IN CHILD'S No value to estate	49,011.94	0.00		0.00	FA
14 USB ROTH IRA ACCOUNTING ENDING #4757 (IN	54,283.21	0.00		0.00	FA

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Case Name: DIAMANT, ZAFI
DIAMANT, JODIE

Filed (f) or Converted (c): 12/06/12 (f)

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CHILD'S No value to estate					
15 PRUDENTIAL ANNUITY IRA ACCOUNT ENDING #7713 No value to estate	141,659.98	0.00		0.00	FA
16 ANESTHESIOLOGY CONSULTANTS, INC. 401(K) No value to estate	658,756.95	0.00		0.00	FA
17 24.5% INTEREST IN THE J. & L.E. TARKANIAN 1993 I No value to estate	0.00	0.00		0.00	FA
18 50% INTEREST IN RADAR GOLF LEARNING CENTER, LLC No value to estate	5,570.00	0.00		0.00	FA
19 5.5% INTEREST IN INTEGRATED MEDICAL MANAGEMENT, No value to estate	0.00	0.00		0.00	FA
20 ZAFI DIAMANT, M.D., A PROFESSIONAL CORPORATION No value to estate	0.00	0.00		0.00	FA
21 5.50% INTEREST IN TARK, LLC (JOSEPHINE DIAMANT) No value to estate	0.00	0.00		0.00	FA
22 3.25% INTEREST IN TARK, LLC (ZAFRIR & JOSEPHINE No value to estate	0.00	0.00		0.00	FA
23 0.02475% INTEREST IN BOSTON CAPITAL TAX CREDIT F No value to estate	0.00	0.00		0.00	FA
24 8.97% INTEREST IN JAMD, LLC FORMERLY JAMD, INC. No value to estate	0.00	0.00		0.00	FA
25 50% INTEREST IN LSDCCN OF NEVADA No value to estate	0.00	0.00		0.00	FA

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Individual Estate Property Record and Report

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Trustee: (480023) David A. Rosenberg, Trustee

Case Name: DIAMANT, ZAFI
DIAMANT, JODIE

Filed (f) or Converted (c): 12/06/12 (f)

§341(a) Meeting Date: 01/09/13

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1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
26 2013 LEXUS 450H (LEASE) No value to estate	42,882.72	0.00		0.00	FA
27 2012 LINCOLN MKX (LEASE) No value to estate	30,412.00	7,627.00		0.00	FA
28 2008 FORD EDGE No value to estate	12,625.00	0.00		0.00	FA
29 2012 HYUNDAI ACCENT (LEASE) No value to estate	12,836.00	3,836.00		0.00	FA
30 ZAFRIR & JOSEPHINE DIAMANT 2008 IRREVOCABLE TRUS No value to estate	0.00	0.00		0.00	FA
30 Assets Totals (Excluding unknown values)	\$2,621,351.92	\$15,889.32		\$19,999.99	\$0.00

Major Activities Affecting Case Closing:

Approval of TFR by USTO
03/05/14 - Atty Fee order entered
Waiting for completion of payments

Initial Projected Date Of Final Report (TFR): June 14, 2015

Current Projected Date Of Final Report (TFR): April 23, 2014 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 12-23432

Case Name: DIAMANT, ZAFI
DIAMANT, JODIE

Taxpayer ID #: **-***8369

Period Ending: 04/23/14

Trustee: David A. Rosenberg, Trustee (480023)

Bank Name: Rabobank, N.A.

Account: ****134666 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/02/13		Zafi Diamant	Acct #1; Payment #1		3,333.33		3,333.33
	{1}		Acct #1; Payment #1 2,438.33	1110-000			3,333.33
	{4}		Acct #1; Payment #1 895.00	1129-000			3,333.33
08/02/13		Zafi Diamant	Acct #1; Payment #2, 3		6,666.66		9,999.99
	{1}		Acct #1; Payment #2 2,438.33	1110-000			9,999.99
	{1}		Acct #1; Payment #3 2,438.33	1110-000			9,999.99
	{4}		Acct #1; Payment #2 895.00	1129-000			9,999.99
	{4}		Acct #1; Payment #3 895.00	1129-000			9,999.99
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		11.50	9,988.49
09/10/13		Zafi Diamant	Acct #1; Payment #4		3,333.33		13,321.82
	{1}		Acct #1; Payment #4 2,438.33	1110-000			13,321.82
	{4}		Acct #1; Payment #4 895.00	1129-000			13,321.82
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		16.60	13,305.22
10/23/13		Zafi Diamant	Acct #1; Payment #5		3,333.33		16,638.55
	{1}		Acct #1; Payment #5 2,438.33	1110-000			16,638.55
	{4}		Acct #1; Payment #5 895.00	1129-000			16,638.55
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		22.17	16,616.38
11/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		22.30	16,594.08
12/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		26.25	16,567.83
01/06/14	101	International Sureties, LTD.	BOND PREMIUM PAYMENT ON BANK BALANCE AS OF 01/06/2014 FOR CASE #12-23432	2300-000		15.22	16,552.61
01/16/14		Zafi Diamant	Acct #1; Payment #6		3,333.34		19,885.95
	{1}		Acct #1; Payment #6 2,438.34	1110-000			19,885.95
	{4}		Acct #1; Payment #6 895.00	1129-000			19,885.95
01/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		26.84	19,859.11
02/28/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		26.65	19,832.46
03/05/14	102	Howard Kim & Associates	Claim allowed per Court Order entered 3/5/2014 [Doc 95]			7,458.65	12,373.81
			Claim allowed per Court Order entered 3/5/2014 [Doc 95] 7,115.00	3210-000			12,373.81
			Claim allowed per Court Order entered 3/5/2014 [Doc 95] 343.65	3210-000			12,373.81
03/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.13	12,352.68

Subtotals :

\$19,999.99

\$7,647.31

Form 2

Cash Receipts And Disbursements Record

Case Number: 12-23432

Case Name: DIAMANT, ZAFI
DIAMANT, JODIE

Taxpayer ID #: **-***8369

Period Ending: 04/23/14

Trustee: David A. Rosenberg, Trustee (480023)

Bank Name: Rabobank, N.A.

Account: ****134666 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
ACCOUNT TOTALS					19,999.99	7,647.31	\$12,352.68
Less: Bank Transfers					0.00	0.00	
Subtotal					19,999.99	7,647.31	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$19,999.99	\$7,647.31	
TOTAL - ALL ACCOUNTS					Net Receipts	Net Disbursements	Account Balances
Checking # ****134666					19,999.99	7,647.31	12,352.68
					\$19,999.99	\$7,647.31	\$12,352.68

EXHIBIT C **ANALYSIS OF CLAIMS REGISTER**

Claims Bar Date: September 19, 2013

Case Number: 12-23432

Page: 1

Date: April 23, 2014

Debtor Name: DIAMANT, ZAFI

Time: 01:46:00 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	David A. Rosenberg, Trustee 5030 Paradise Rd. STE 215B Las Vegas, NV 89119	Admin Ch. 7		\$2,750.00	\$0.00	2,750.00
200	David A. Rosenberg, Trustee 5030 Paradise Rd. STE 215B Las Vegas, NV 89119	Admin Ch. 7		\$123.15	\$0.00	123.15
HK 200	Howard Kim & Associates 400 N Stephanie St., Suite 160 Henderson, NV 89014	Admin Ch. 7	Claim allowed per Court Order entered 3/5/2014 [Doc 95]	\$7,115.00	\$7,115.00	0.00
HKE 200	Howard Kim & Associates 400 N Stephanie St., Suite 160 Henderson, NV 89014	Admin Ch. 7	Claim allowed per Court Order entered 3/5/2014 [Doc 95]	\$343.65	\$343.65	0.00
BOND 200	International Sureties, LTD. Suite 420 701 Poydras Street New Orleans, LA 70139	Admin Ch. 7		\$15.22	\$15.22	0.00
1 610	FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER C/O THE COOPER CASTLE LAW FIRM,ATTN: AARON M. WAITE, ESQ.,5275 SOUTH DURANGO LAS VEGAS, NV 89113	Unsecured		\$17,326,342.94	\$0.00	17,326,342.94
2 610	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured		\$971.19	\$0.00	971.19
3 610	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured		\$759.99	\$0.00	759.99
4 610	RAFAEL YAHALOM ATTN: BANKRUPTCY DEPT/ MANAGING AGENT 878 BROOKLINE DRIVE SUNNYVALE, CA 94087	Unsecured		\$212,143.00	\$0.00	212,143.00
5 610	AMERICAN EXPRESS BANK, FSB C O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701	Unsecured		\$51.90	\$0.00	51.90
6 610	ECAST SETTLEMENT CORP, ASSIGNEE OF CAPITAL ONE, N.A.,BASS & ASSOCIATES, P.C.,3936 E. FT. LOWELL ROAD TUCSON, AZ 85712	Unsecured		\$265.48	\$0.00	265.48
7 610	ECAST SETTLEMENT CORPORATION, ASSIGNEE OF CHASE BANK USA, N.A. POB 29262 NEW YORK, NY 10087-9262	Unsecured		\$7,395.74	\$0.00	7,395.74
<< Totals >>				17,558,277.26	7,473.87	17,550,803.39

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-23432

Case Name: DIAMANT, ZAFI

Trustee Name: David A. Rosenberg, Trustee

Balance on hand: \$ 12,352.68

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 12,352.68

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - David A. Rosenberg, Trustee	2,750.00	0.00	2,750.00
Trustee, Expenses - David A. Rosenberg, Trustee	123.15	0.00	123.15
Attorney for Trustee, Fees - Howard Kim & Associates	7,458.65	7,458.65	0.00
Other Expenses: International Sureties, LTD.	15.22	15.22	0.00

Total to be paid for chapter 7 administration expenses: \$ 2,873.15Remaining balance: \$ 9,479.53

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 9,479.53

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 9,479.53

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 17,547,930.24 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 0.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	FEDERAL DEPOSIT INSURANCE CORPORATION AS RECEIVER	17,326,342.94	0.00	9,359.83
2	CAPITAL ONE BANK (USA), N.A.	971.19	0.00	0.52
3	CAPITAL ONE BANK (USA), N.A.	759.99	0.00	0.41
4	RAFAEL YAHALOM	212,143.00	0.00	114.60
5	AMERICAN EXPRESS BANK, FSB	51.90	0.00	0.03
6	ECAST SETTLEMENT CORP,	265.48	0.00	0.14
7	ECAST SETTLEMENT CORPORATION, ASSIGNEE	7,395.74	0.00	4.00

Total to be paid for timely general unsecured claims: \$ 9,479.53

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00